

**State:** District of Columbia **Filing Company:** Fidelity Life Association, A Legal Reserve Life Insurance Company**TOI/Sub-TOI:** L08 Life - Other/L08.000 Life - Other**Product Name:** FLA 2019 Annual Illustration Actuary Certification**Project Name/Number:** /

## Filing at a Glance

Company: Fidelity Life Association, A Legal Reserve Life Insurance Company  
Product Name: FLA 2019 Annual Illustration Actuary Certification  
State: District of Columbia  
TOI: L08 Life - Other  
Sub-TOI: L08.000 Life - Other  
Filing Type: Form  
Date Submitted: 11/16/2019  
SERFF Tr Num: PSEN-132153344  
SERFF Status: Submitted to State  
State Tr Num:  
State Status:  
Co Tr Num: FLA 2019 ANNUAL ILLUSTRATION ACTUARY CERTIFICATION  
Implementation: On Approval  
Date Requested:  
Author(s): Barbara Ritzke, Deb Howver  
Reviewer(s):  
Disposition Date:  
Disposition Status:  
Implementation Date:

State: District of Columbia

Filing Company: Fidelity Life Association, A Legal Reserve Life  
Insurance Company

TOI/Sub-TOI: L08 Life - Other/L08.000 Life - Other

Product Name: FLA 2019 Annual Illustration Actuary Certification

Project Name/Number: /

## General Information

Project Name:

Status of Filing in Domicile:

Project Number:

Date Approved in Domicile:

Requested Filing Mode:

Domicile Status Comments:

Explanation for Combination/Other:

Market Type:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 11/16/2019

State Status Changed:

Deemer Date:

Created By: Deb Howver

Submitted By: Deb Howver

Corresponding Filing Tracking Number:

Filing Description:

This is our 2019 Annual Illustration Actuary Certification filing.

## Company and Contact

### Filing Contact Information

Debbie Howver,

deb@myactuary.com

35W841 Burr Oak Lane

224-402-2156 [Phone]

West Dundee, IL 60118

847-551-1795 [FAX]

### Filing Company Information

(This filing was made by a third party - problemsolvingenterprises)

Fidelity Life Association, A Legal

CoCode: 63290

State of Domicile: Illinois

Reserve Life Insurance Company

Group Code:

Company Type:

8700 W. Bryn Mawr Avenue

Group Name:

State ID Number:

Suite 900S

FEIN Number: 36-1068685

Chicago, IL 60631

(630) 522-0392 ext. [Phone]

## Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

<b>SERFF Tracking #:</b>	PSEN-132153344	<b>State Tracking #:</b>		<b>Company Tracking #:</b>	FLA 2019 ANNUAL ILLUSTRATION ACTUARY CER...
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<b>State:</b>	District of Columbia	<b>Filing Company:</b>	Fidelity Life Association, A Legal Reserve Life Insurance Company		
<b>TOI/Sub-TOI:</b>	L08 Life - Other/L08.000 Life - Other				
<b>Product Name:</b>	FLA 2019 Annual Illustration Actuary Certification				
<b>Project Name/Number:</b>	/				

## Supporting Document Schedules

<b>Satisfied - Item:</b>	2019 Illustration Actuary Certification Cover Letter
<b>Comments:</b>	
<b>Attachment(s):</b>	Fidelity Life Association - NAIC #63290 - Cover Letter 2019-11-07.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Third Party Authorization
<b>Comments:</b>	
<b>Attachment(s):</b>	FLA_ Letter of Authorization_2019-05-08.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	2019 Illustration Actuary Certification
<b>Comments:</b>	
<b>Attachment(s):</b>	Fidelity Life Association - NAIC #63290 - DC_20191112.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	2019 Illustration Actuary Officer Certification
<b>Comments:</b>	
<b>Attachment(s):</b>	Fidelity Life Association - NAIC #63290 - Officer Certification 2019-11-07.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	



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Fidelity Life Association  
8700 W. Bryn Mawr Ave., Ste. 900S  
Chicago, IL 60631  
T 312.379.2397 F 866.375.8175

November 7, 2019

**Subject: Certification by Illustration Actuary**

Please find attached the 2019 Annual Illustration Actuary Certification and Officer Certification for Fidelity Life Association, A Legal Reserve Life Insurance Company (NAIC #63290 and FEIN #36-1068685).

If I can provide anything further, please contact me.

Thank you,

PW Calfas

Product Manager

(312) 288-2239

[pw.calfas@fidelitylife.com](mailto:pw.calfas@fidelitylife.com)



Fidelity Life Association  
8700 W. Bryn Mawr Avenue, Suite 900S  
Chicago, IL 60631  
Tel: 630.522.0392 Fax: 866.375.8175

May 8, 2019

To Whom It May Concern:

Please allow this letter to serve as authorization for Problem Solving Enterprises, Inc. to make rate, rule and form filings on behalf of Fidelity Life Association, a Legal Reserve Life Insurance Company. Problem Solving Enterprises serves as actuarial and compliance consultants for Fidelity Life Association.

Any questions may be directed to me at 312-288-0080.

Sincerely,

Digitally signed by Julie Anderson  
DN: cn=Julie Anderson, o, ou=Vice  
President of Operations,  
email=julie.anderson@fidelitylife.com,  
c=US  
Date: 2019.05.08 10:06:06 -05'00'

Julie Anderson  
Vice President of Operations

**Board of Directors, Fidelity Life Association  
And  
Insurance Commissioner of the District of Columbia**

**Subject: Certification by Illustration Actuary**

I, PW Calfas, ASA, MAAA, am an employee of Fidelity Life Association, A Legal Reserve Life Insurance Company (FLA), and a member of the American Academy of Actuaries in good standing. I was appointed by the FLA Board of Directors on November 3, 2014. I meet the Academy requirements for making this certification and the requirements of applicable state regulations.

I am hereby certifying, in my capacity as Illustration Actuary, that the following plans, which we are classifying as illustratable, are in compliance with the relevant portions of the District of Columbia Life Insurance Illustration Regulation.

<b><u>Form Number</u></b>	<b><u>Product</u></b>
WP300	Limited Benefit Term Group Master Base Policy
WC300	Limited Benefit Term Certificate
F5000	RIA UL Base Policy (Flexible Premium Adjustable UL)
F6000	RIA UL Guaranteed Insurability Rider
F5600	RD UL Base Policy (Flexible Premium Adjustable UL)
F3030	RD UL Accidental Death Benefit Rider
F3022	RD UL Dependent Child Rider
F6100	RIA UL and RD UL WOP Rider

Scales authorized for use in company approved illustrations of non-guaranteed elements for the plans named above meet the requirements of the Regulation. The disciplined current scales for these plans are in conformity with the Actuarial Standards of Practice for Compliance with the NAIC Life Insurance Model Regulation. Illustrated scales established for use in company-authorized illustrations meet the requirements of the District of Columbia. Moreover:

Since the last certification, no currently payable scale applicable for business issued within the previous 5 years and within the scope of the certification has been reduced for reasons other than changes in the experience factors underlying the disciplined current scale.

Non-guaranteed elements illustrated for new policies are consistent with those illustrated for similar in force policies.


Non-guaranteed elements illustrated for both new and in force policies are consistent with the non-guaranteed elements actually being paid, charged or credited to the same or similar forms.

The minimum expenses used in the calculation of the disciplined current scale for all plans subject to this regulation were computed using the 2020 GRET tables.

I have relied upon pricing and actuarial projections as prepared by consulting actuary Charles E. Ritzke, FSA, MAAA, President, Problem Solving Enterprises, Inc.



PW Calfas, ASA, MAAA  
Product Manager



Digitally signed by PW Calfas, ASA, MAAA  
DN: cn=PW Calfas, ASA, MAAA, o, ou,  
email=pw.calfas@fidelitylife.com, c=US  
Date: 2019.11.12 14:20:27 -06'00'



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November 7, 2019

### NAIC Life Insurance Illustration Certification

I, Julie Anderson, Vice President of Chief Operations, am an officer of Fidelity Life Association, A Legal Reserve Life Insurance Company. I have reviewed the NAIC Life Insurance Illustration Model Regulation and do hereby certify:

- 1) That the illustration formats meet the requirements of this regulation and that the scales used in insurer-authorized illustrations are those scales certified by the Illustration Actuary; and
- 2) That the company has provided its agents with information about the expense allocation method used by the company in its illustrations which is disclosed in the annual certification of the Illustration Actuary.

  
**Julie Anderson**  
**Vice President of Operations**